

The
SPOTLIGHT

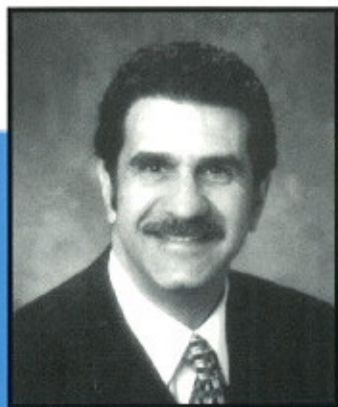
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NUMBER 4

No Boundaries
No Limits

A Monthly Publication of American Income Life Insurance Company



**From the desk of
Roger Smith**

Executive Vice President,
Director Of Agencies

"The credit belongs to those people in the arena, who know the great enthusiasms, the great devotions to a worthy cause, who at best know the triumph of high achievement and who at worst fail while daring greatly."

—Theodore Roosevelt

Sharing The Vision

The last six months I've been around the country preaching about selling the American Income opportunity. I've talked about having a belief system and believing in your relationships. I've focused on how having the right attitude makes a difference when approaching each sale. And, I've discussed the importance of teamwork and how a team effort can contribute to individual success. Now I want to share my vision of where American Income can be in the future.

For the past four years this Company has remained stable at \$50 million a year in production with an Agent force of 1,200. So, I asked myself — Why can't we be the size of a Metropolitan or a Prudential? And, why should we just settle for being a good mid-size company? Well, this year will be different. I'm ready to play with the big boys! How about you? What about now — this year, the year 2000?

I've committed to Mark McAndrew and Torchmark that American Income would hire **2000 Agents in the year 2000**. At our convention in Maui I introduced this to you as our theme for the year 2000 — **Step up, so others can step in, 2000 in 2000**.

I believe that with an Agent force of over 2,400, together we can bring AIL up to \$100 million a year in production. However, I must warn you this involves some risk. More specifically, it involves stepping out of your comfort zone.

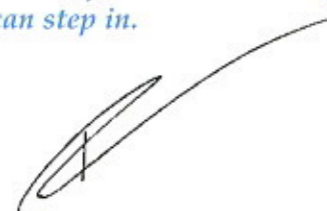
Let's consider what we have already accomplished this year. We made February the best February we have had in Company history. And, to make sure people didn't say it was a fluke, we did it again in March. We wrote \$5.3 million of ALP and netted 78%, the highest net to gross in Company history, for the month of March. Also, in the last two months we have brought in over 400 new American Incomers. You see, many people have the wisdom to do the right thing but only those with integrity actually do it. You've done it in February and March, and I am quite confident that with this momentum, we will achieve our goal of 2000 in 2000.

The other day I picked up a card and on the front it said:

*Watch your thoughts for they become words
Choose your words for they become actions
Understand your actions for they become habits
Study your habits for they will become your character
Develop your character for it becomes your destiny.*

Integrity and ethics will be our thoughts. Follow me will be our words. Giving the best of ourselves will be our actions. Looking for the best in others will become a habit. Doing the right thing will develop our character. Our destiny will be American Income Life because it will be you and I continuing the legacy and carrying the torch into the future.

Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in.



Dates to Remember

May 30 - June 2, (Tuesday - Friday) — 2000
Public Relations Boot Camp, George Meany Center, Washington, D.C.

June 1, (Thursday) — 2000
Executive Advisory Council Meeting in Dallas, TX

June 1-3, (Thursday - Saturday) — 2000
SGA Meeting in Dallas, Texas

June 22-24, (Thursday-Saturday) — 2000
Leadership Development Seminar in Waco, TX

July 1-31, 2000 — Founder's Month
In honor of AIL's founder Bernard Rapoport we have renamed the former My Month Production Period, Founder's Month. Watch for details in upcoming issues of the *Spotlight*.

Company Quality Averages

— April

Net to Gross: 73%
Persistency: 72.29%

Note: These figures will be used as the minimum qualification requirements for all bonuses. Only net to gross is used during the first eight months from Agent's hire date.

A Letter From The White House

March 28, 2000

Dear Bernard:

I really wish Hillary and I could be among your many friends and admirers who are gathering tomorrow to pay you tribute. You are a great friend, and you deserve a very special evening.

We join in honoring you for your great business savvy and leadership, your exemplary generosity, and your deep commitment to the Democratic Party. On so many fronts, your distinguished service has made a real difference. I will always be grateful for your support, enthusiasm, and hard work over the years and I know that you will continue to be a force in the Party and in all that you do.

Hillary and I send our heartfelt appreciation for your steadfast friendship and support. Best wishes for a memorable evening.

Sincerely,

Bill Clinton

President of the United States

Founder's Club Outstanding Producers

March

Agent	SGA	# of Times Qualified	Total Net ALP	Persistency
Mark Bleier	Gary Bleier	6	\$41,659	86.47
Steve Khadivian	Scott Smith	1	56,107	84.73
Peter Novellino	Rick Altig	1	39,029	80.45
Steve Polederos	Zeidner-Cowan	1	66,764	86.80
Jack Seitz	Hancock-Boles	1	43,620	89.34

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Top Individual Producers



1. Steve Polederos

Southfield, MI
SGA: Zeidner-Cowan

"Steve believes helping families understand what they have and fulfilling their long term needs. In those immortal words — if I can't help you, I won't hurt you."



2. Ladislav Lesanek

Worcester, MA
SGA: Ali Shahrak

"Ladi is very competitive and would love to win and get ahead. He sets an example by actions and not words. I am impressed when Ladi predicts his production — he always writes more production than he predicts."



3. Mitchell Clem

Irving, TX
SGA: William Devine

"Mitch has an insatiable appetite to be No. 1."

Top PR Reps By Category



1. Randy Altig

Redmond, WA
SGA: Rick Altig

"Randy is a top PR Rep and manager because he has a strong conviction for the labor movement, social justice and the need for fair wages, working conditions and benefits. He has a unique talent for translating that into what AIL has to offer the labor movement. As Randy says, 'It's about recreating the past to give more hope to the future.'"



2. William Gibson

Chicago, IL
SGA: Scott Smith

"Bill has over 35 years of experience at American Income. His experience in building long-lasting relationships and his commitment to a high level of customer service are his greatest assets."



3. Darrell Dorey

Riverview, NB
SGA: Ramin Kouladji

"Darrell's strong belief and dedication to the cause sets him apart from others. In short, he is a man with a mission and a tremendous contributor to our Agency's success."

Promoted To Supervising Agent

Terrence Banks
Surace-Surace
Ohio

Michael Bierle
Scott Smith
Iowa

King Cheek
David Hausman
Georgia

Laj Patel
David Hausman
Georgia

Najja Proby
Richard Neal
Tennessee

Janice Stokes
Pat Shehan
Connecticut

Omid Tanzif
Scott Smith
Illinois

Stacey Wall
Eric Giglione
New Jersey

Michael Wehrly
Bruce Gilpatrick
Oregon

Christian Weissmann
Michael Busico
California

Joseph Winfield
Greg Partee
Indiana

Donna Wright
Scott Smith
Illinois

Promoted To General Agent

Peter Bendheim
Michael Lavin
Pennsylvania

Shirley Brown
Larry Geneser
Kansas

Floyd Davis
Michael Lavin
Pennsylvania

Gay Deitch
Dennis Ishler
Pennsylvania

Lawrence Dennis
Zeidner-Cowan
Michigan

Michael Gibson
Hancock-Boles
Ohio

Vincent Guillory
Bill Boyle
Louisiana

David Iriye
Cohen-Rutt
California

Stanley Norris
Dennis Ishler
Pennsylvania

David Papuga
Michael Lavin
Pennsylvania

Marisol Portillo-Mata
Cohen-Rutt
California

Timothy Simpson
Rick Altig
Manitoba

Terry Smith
Dennis Ishler
Pennsylvania

Promoted To Master General Agent

Daniel Andrecheck
Pat Shehan
Connecticut

Norman Barfoot
Dan Rubio
Alabama

Linda Bauknecht-Hicks
Rick Altig
Washington

Jose Cosio
Cohen-Rutt
California

Russell Morris
Marc Zipper
Florida

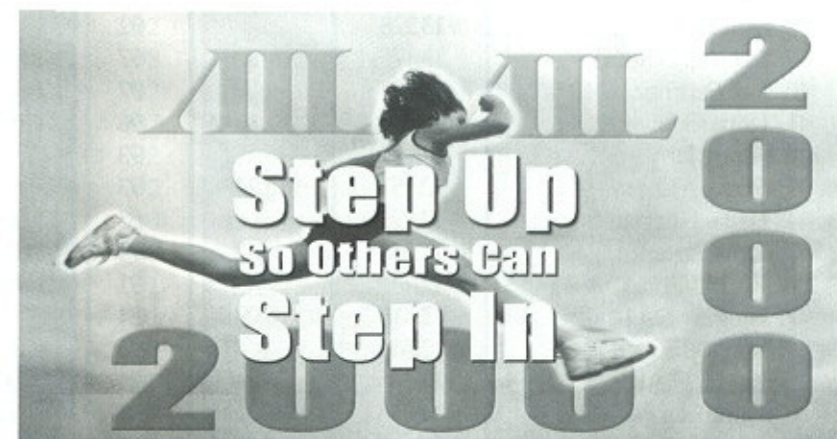
Brian Schaefer
Greg Partee
Indiana

Keith Taylor
Justin A. Jones
Mississippi

Chris Wittenbach
Justin A. Jones
Mississippi

"Now it's time to step out of that box. Lift off that ceiling. Remove the barriers and refuse to acknowledge limitations. It's time to step up, so others can step in."

— Roger Smith



Promotions

TOP INDIVIDUAL PRODUCERS — MARCH

All Time Record to Beat					
★	Net ALP	Year	Month		
	\$33,921	1998	June		
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Steven Polederos	\$20,415	86.80	88		Zeidner-Cowan
2. Ladislav Lesanek	19,181		97		Ali Shahrak
3. Mitchell Clem	18,550		98		William Devine
4. James Dattilo	18,024		89	Ed Orell	Marc Zipper
5. Brian Waller	17,748		92	Robert Olson	Scott Smith
6. Kim Sprenger	17,624		92		Gary Bleier
7. David Ashour	17,581		92		Scott Smith
8. Rudi Camenzind	17,453		94	Erik Graham	Cohen-Rutt
9. Steve Khadivian	17,373		90		Scott Smith
10. Frauline McGuire	17,295		89		Anne O'Driscoll
11. J. Saul Quiroz	16,859		91	Jose Quiroz	Michael Busico
12. Stella Ezros	16,171		97	Isaac Soussana	Cohen-Rutt
13. Lazarus Echeta	16,076		95	Lazarus Echeta	Kevin Pawlowski
14. Brian Traboulay	15,880		95	Brian Traboulay	Rick Altig
15. Bradley Kincaid	15,823		92	Dennis Muth	Rick Altig
16. Jinzhou Zhao	15,599		92	Wilbur Smith	Rick Altig
17. John DeRosier	15,135		91	John DeRosier	Rick Altig
18. Edward Bailey	15,090		87		Larry Weiner
19. William Shevenell	14,974		96	Robert Dunn	Rick Mansfield
20. Matthew Zeoli	14,929		89		Pat Shehan
21. Thomas Favata	14,845		90		George Cook
22. Jacob Landfair	14,774		89	Yaroslav Bitman	Larry Geneser
23. Lawrence Hauck	14,756	83.18	87		Steve Friedlander
24. Lance Brown	14,630		87	Michael Pritchett	Larry Geneser
25. Scott Sonnenberg	14,453		93	Ryan Whitley	Larry Geneser
26. Omid Tanzif	14,443		87		Scott Smith
27. Diana Watkins	14,385		86	Hurst Kopp	Bruce Gilpatrick
28. Angeles Ordas	14,262		91		Michael Busico
29. Steven Lee	14,196		94	Melinda-Rae Lyse	Rick Altig
30. Gary Hausman	14,152		99	William Cook	Cohen-Rutt
31. Elizabeth Cairns-Bois	14,055		94	Janice King	Rick Altig
32. Steve Fujitani	14,031		100	Dennis Muth	Rick Altig
33. Arkadi Nulman	14,024		87	Vlad Basov	Larry Geneser
34. Dennis Dakin	13,564		92		Joshua Chalom
35. Eddie Dhillon	13,509		88	Kevin Khadivian	Scott Smith
36. Mark Bevis	13,399		100	Erik Graham	Cohen-Rutt
37. Joel Ivary	13,307		95		Marc Morton
38. Sam Feizi	13,228		92		Ali Shahrak
39. Michael O'Rourke	13,175		97	Ryan Whitley	Larry Geneser
40. Jose Sanchez	13,008		97	Eric Nichols	Scott Smith
41. Jenna Gaul	12,979		96	Hurst Kopp	Bruce Gilpatrick
42. Sonny James	12,954		93		Kevin Pawlowski
43. Stephen Ross	12,953	93.24	93		Steve Friedlander
44. Eddie Norman	12,795		83	Eddie Norman	Larry Geneser
45. Jorge Serrano	12,558		94	William Cook	Cohen-Rutt
46. Ronald Robie	12,456		91	John Hancock	Mark Hancock
47. Gregory Strausser	12,415	88.09	84		Zeidner-Cowan
48. Michael Silver	12,366		95	Jeffrey Horsky	Larry Weiner
49. Kenny Clark	12,366		91	Yaroslav Bitman	Larry Geneser
50. Paul Black	12,356		92		David Hausman

*percentage of net to gross

TOP INDIVIDUAL PRODUCERS — YTD

All Time Record to Beat					
★	Net ALP	Year			
	\$221,368	1999			
Name	Net ALP	Pers	N/G*	MGA	SGA
1. Steven Polederos	\$56,284	86.80	88		Zeidner-Cowan
2. Timothy Cruise	54,396		81	Andy Zomaya	Scott Smith
3. James Dattilo	45,996		89	Ed Orell	Marc Zipper
4. Eddie Norman	44,121		83	Eddie Norman	Larry Geneser
5. Brian Traboulay	43,911		95	Brian Traboulay	Rick Altig
6. Steve Khadivian	42,775		90		Scott Smith
7. J. Saul Quiroz	42,226		91	Jose Quiroz	Michael Busico
8. Ruben Soberanes	41,732		84		Jatoft-Foti
9. Angeles Ordas	39,143		91		Michael Busico
10. Mitchell Clem	38,862		98		William Devine
11. Gleb Ostrovsky	38,281		91		Justin A. Jones
12. Diana Watkins	37,676		86	Hurst Kopp	Bruce Gilpatrick
13. Arkadi Nulman	37,047		87	Vlad Basov	Larry Geneser
14. Frauline McGuire	36,098		89		Anne O'Driscoll
15. Wesley Bangs	35,263		84	Wendell Bangs	Rick Altig
16. Michael Crain	35,059		88	Andy Zomaya	Scott Smith
17. Scott Sonnenberg	34,570		93	Ryan Whitley	Larry Geneser
18. Alan Becker	33,984		98	Yaroslav Bitman	Larry Geneser
19. Jack Seitz	33,022		89	Ross Boles	Hancock-Boles
20. Kelly McDonald	32,890		83	Kelly McDonald	Jatoft-Foti
21. Marisol Portillo-Mata	32,555		93	Isaac Soussana	Cohen-Rutt
22. Leanne Hughes	32,216		99	Jeffrey Dinocento	Eric Giglione
23. Thomas Gilbert	31,986		87	Jeffery Churchfield	Rick Altig
24. Matthew Zeoli	31,920		89		Pat Shehan
25. Scott Remmey	31,787		100	Jeffrey Dinocento	Eric Giglione
26. Eddie Dhillon	31,749		88	Kevin Khadivian	Scott Smith
27. Edward Brown	31,641		94		Marc Morton
28. Michael Silver	31,630		95	Jeffrey Horsky	Larry Weiner
29. Jerry Colley	31,593		83	Jerry Colley	Rick Altig
30. Ladislav Lesanek	31,587		97		Ali Shahrak
31. William Shevenell	31,392		96	Robert Dunn	Rick Mansfield
32. Lawrence Hauck	31,327	83.18	87		Steve Friedlander
33. Chris Wittenbach	31,322		92		Justin A. Jones
34. Adel Kouhari	31,307		89		Robert Glover
35. Shirley Brown	31,107		83		Larry Geneser
36. Rudi Camenzind	30,920		94	Erik Graham	Cohen-Rutt
37. Abdulrazzaq Ahmed	30,870		92		Robert Glover
38. Mark Bleier	30,849		92		Gary Bleier
39. James Harris	30,841		98	Stephen Liberto	Eric Giglione
40. Jinzhou Zhao	30,735		92	Wilbur Smith	Rick Altig
41. Edward Bailey	30,498		87		Larry Weiner
42. Kim Sprenger	29,980		92		Gary Bleier
43. Brian Waller	29,769		92	Robert Olson	Scott Smith
44. Albert DiMarco	29,736		83	Albert DiMarco	Rick Altig
45. Edward Farley	29,690		88	Ed Orell	Marc Zipper
46. Vito Pecoraro	29,680		91	Stephen Liberto	Eric Giglione
47. John DeRosier	29,358		91	John DeRosier	Rick Altig
48. Peter Novellino	29,231		85	Jeffery Churchfield	Rick Altig
49. Thomas Favata	28,849		90		George Cook
50. Kathleen Carpenter	28,535	84.88	77		Surace-Surace

*percentage of net to gross



1. Steven Polederos
Southfield, MI
SGA: Zeidner-Cowan



2. Ladislav Lesanek
Worcester, MA
SGA: Ali Shahrak



3. Mitchell Clem
Irving, TX
SGA: William Devine



4. James Dattilo
Altamonte Springs, FL
SGA: Marc Zipper



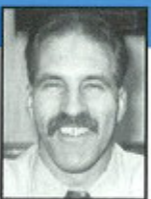
5. Brian Waller
Downer's Grove, IL
SGA: Scott Smith



6. Kim Sprenger
Appleton, WI
SGA: Gary Bleier



7. David Ashour
Downer's Grove, IL
SGA: Scott Smith



8. Rudl Camenzind
Los Angeles, CA
SGA: Cohen-Rutt



9. Steve Khadivian
Downer's Grove, IL
SGA: Scott Smith



10. Frauline McGuire
St. John's, NF
SGA: Anne O'Driscoll

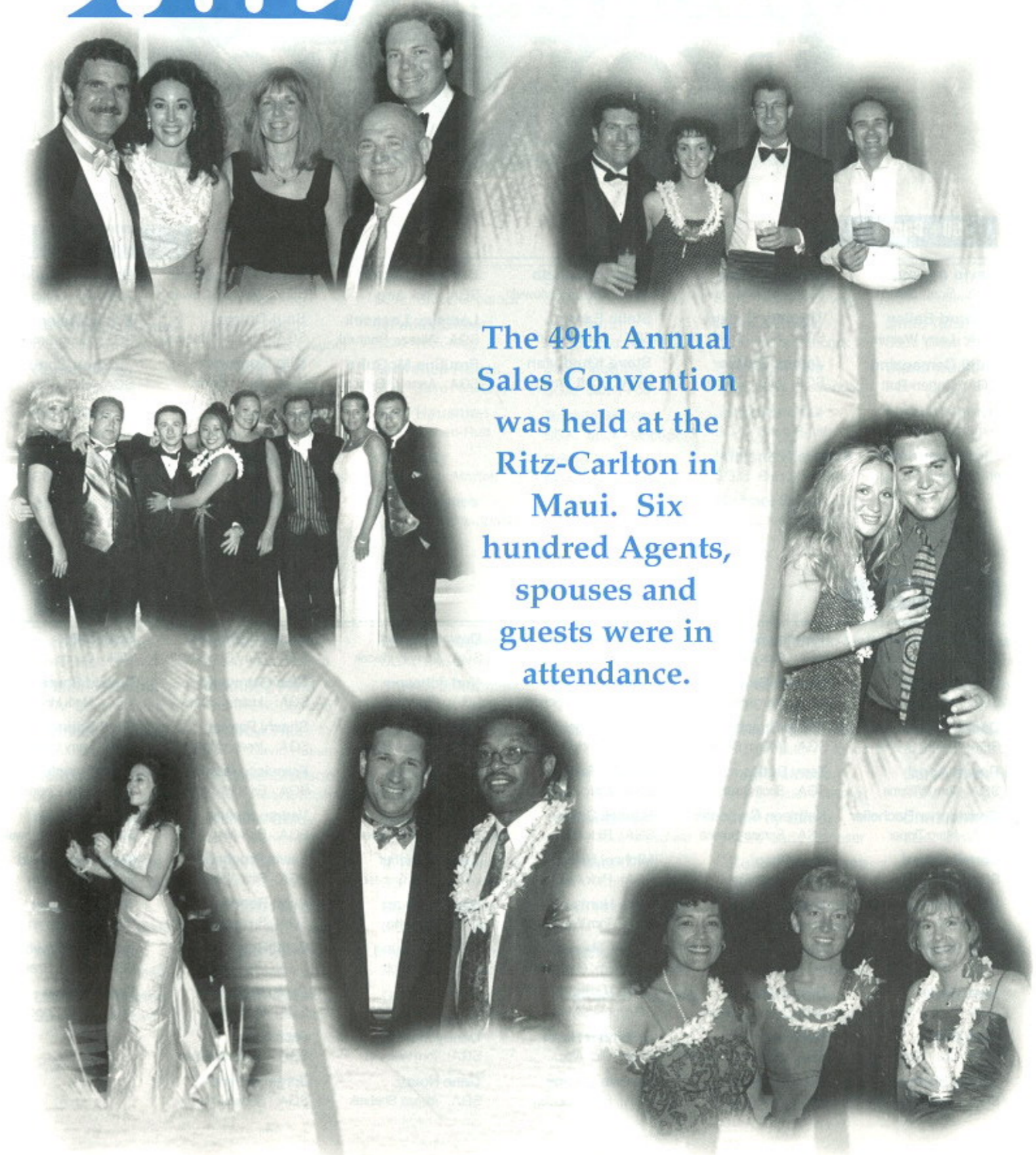
"Attitude is a little thing that makes a big difference."

— Unknown



Hawaii Convention

April 5-9, 2000



The 49th Annual Sales Convention was held at the Ritz-Carlton in Maui. Six hundred Agents, spouses and guests were in attendance.



750+ Bonus

David Ashour SGA: Scott Smith	Mitchell Clem SGA: William Devine	Lazarus Echeta SGA: Kevin Pawlowski	Bradley Kincaid SGA: Rick Altig	Steven Polederos SGA: Zeidner-Cowan	Brian Traboulay SGA: Rick Altig
Edward Bailey SGA: Larry Weiner	Timothy Cruise SGA: Scott Smith	Stella Ezros SGA: Cohen-Rutt	Ladislav Lesanek SGA: Alireza Shahrak	Saul Quiroz SGA: Michael Busico	Brian Waller SGA: Scott Smith
Rudi Camenzind SGA: Cohen-Rutt	James Dattilo SGA: Marc Zipper	Steve Khadivian SGA: Scott Smith	Frauline McGuire SGA: Anne O'Driscoll	Kim Sprenger SGA: Gary Bleier	Jinzhou Zhao SGA: Rick Altig

500+ Bonus

Ahmed Adan-Dheri SGA: David Hausman	Timothy Braquen SGA: Rick Altig	Albert DiMarco SGA: Rick Altig	Drew Johnson SGA: Larry Kudlacek	Michael O'Rourke SGA: Larry Geneser	Scott Shirk SGA: Dennis Ishler
Jorge Aguilar SGA: Jatoft-Foti	Edward Brown SGA: Marc Morton	Fernando Duran SGA: Horning-Schneider	Kurt Johnson SGA: Rick Altig	Gleb Ostrovsky SGA: Justin A. Jones	Donald Shuck SGA: Mark Hancock
Daniel Andrecheck SGA: Patrick Shehan	Phillip Busch SGA: William Devine	James Engel SGA: Patrick Shehan	Saleem Khan SGA: Justin A. Jones	Shashi Parekh SGA: Joseph Manone	Scott Sonnenberg SGA: Larry Geneser
Robert Appel SGA: Tom Williams	Terry Butler SGA: Scott Smith	Edward Farley SGA: Marc Zipper	Marc Kohnen SGA: Rick Mansfield	Francisco Perez SGA: Eric Giglione	Ryan Stangler SGA: Marc Zipper
Christopher Bacheller SGA: Marc Zipper	Kathleen Carpenter SGA: Surace-Surace	Randall Gibson SGA: Rick Altig	Adel Kouhari SGA: Robert Glover	Vedran Pipinic SGA: Rick Altig	Thomas Tilotta SGA: Kevin Pawlowski
Darrell Ballard SGA: Jatoft-Foti	Alex Chen SGA: Jatoft-Foti	Michael Hanson SGA: Rick Altig	Jacob Landfair SGA: Larry Geneser	Lewis Prochnau SGA: Rick Altig	Tressa Wetteland SGA: Scott Smith
Wesley Bangs SGA: Rick Altig	Kenny Clark SGA: Larry Geneser	Earle Harris SGA: Tom Williams	Raymond Lau SGA: Rick Altig	Scott Reeves SGA: Surace-Surace	Tamara Willsey SGA: Scott Smith
Alan Becker SGA: Larry Geneser	Michael Crain SGA: Scott Smith	James Harris SGA: Eric Giglione	Edmund Leung SGA: Jatoft-Foti	Scott Remy SGA: Eric Giglione	Kenneth Yacovone SGA: Patrick Shehan
Mark Bevis SGA: Cohen-Rutt	Baldev Dabhia SGA: Hancock-Boles	Jerry Hartnett SGA: Marc Morton	Larry Malitz SGA: Patrick Shehan	Paramjit Sangha SGA: Rick Altig	David Zophin SGA: Marc Zipper
Mark Bleier SGA: Gary Bleier	Kelly Darrow SGA: Horning-Schneider	Bulbinder Hayer SGA: Rick Altig	Danny Mayorga SGA: Tom Williams	Jack Seitz SGA: Hancock-Boles	
James Bliefnick SGA: Joseph Manone	John DeRosier SGA: Rick Altig	Kamela Jacobs SGA: Bertini-Busico	Gene Noury SGA: Alireza Shahrak	Jorge Serrano SGA: Cohen-Rutt	

"The secret of achievement is to not let what you're doing get to you before you get to it."

— God's Little Instruction Book

600+ Bonus

Rosario Aguilar SGA: Jatoft-Foti	Jerry Colley SGA: Rick Altig	Jenna Gaul SGA: Bruce Gilpatrick	Steven Lee SGA: Rick Altig	Angeles Ordas SGA: Michael Busico	Gregory Strausser SGA: Zeidner-Cowan
Abdulrazaq Ahmed SGA: Robert Glover	Dennis Dakin SGA: Joshua Chalom	Thomas Gilbert SGA: Rick Altig	Paul Lund SGA: Scott Smith	Ronald Robie SGA: Mark Hancock	Omid Tanzif SGA: Scott Smith
Rajeev Arora SGA: Rick Altig	Eddie Dhillon SGA: Scott Smith	Lawrence Hauck SGA: Steve Friedlander	Juan Medina SGA: Jatoft-Foti	Stephen Ross SGA: Steve Friedlander	Diana Watkins SGA: Bruce Gilpatrick
Paul Black SGA: David Hausman	Thomas Favata SGA: George Cook	Gary Hausman SGA: Cohen-Rutt	Ronald Miller SGA: Mark Hancock	Jose Sanchez SGA: Scott Smith	Linda Wilburn SGA: Scott Smith
Lance Brown SGA: Larry Geneser	Sam Feizi SGA: Alireza Shahrak	Joel Ivary SGA: Marc Morton	Eddie Norman SGA: Larry Geneser	William Shevenell SGA: Rick Mansfield	Matthew Zeoli SGA: Patrick Shehan
Elizabeth Cairns-Bois SGA: Rick Altig	Steve Fujitani SGA: Rick Altig	Sonny James SGA: Kevin Pawlowski	Arkadi Nulman SGA: Larry Geneser	Michael Silver SGA: Larry Weiner	

400+ Bonus

Larry Adebesin SGA: Matt Blumert	William Feaster SGA: Home Office	Leanne Hughes SGA: Eric Giglione	Ralph Navarro SGA: Tom Williams	Marisol Portillo-Mata SGA: Cohen-Rutt	Louis Thompson SGA: Patrick Shehan
William Bennink SGA: David Hausman	Anthony Fiani SGA: Eric Giglione	Steven Jakubczak SGA: Scott Smith	Leroy Nichols SGA: Joseph Manone	Edwin Rickard SGA: Lisa D'Amico	David Thornton SGA: Cohen-Rutt
Yaroslav Bitman SGA: Larry Geneser	Andrew Fike SGA: David Hausman	Martha Johnston SGA: Rick Altig	Peter Novellino SGA: Rick Altig	Jason Roberson SGA: Justin A. Jones	Victor Velez SGA: Michael Lavin
Dodge Callahan SGA: Justin A. Jones	Mathew Gleason SGA: Alireza Shahrak	Steven Kark SGA: Joshua Chalom	Gary Noyes SGA: Larry Geneser	Paul Rumbuc SGA: Victor Hancock	Gary Williams SGA: Rick Altig
Paula Cooper SGA: Rick Altig	Camilla Goldy SGA: Cohen-Rutt	Sara Magers SGA: Cohen-Rutt	Richard Nye SGA: Rick Mansfield	Jeffrey Smith SGA: Larry Geneser	Chris Wittenbach SGA: Justin A. Jones
Patrick Coughlin SGA: Bruce Gilpatrick	Rob Hay SGA: Rick Altig	Ramin Maghsoud SGA: Larry Kudlacek	Michael Oliva SGA: Cohen-Hartman	Ruben Soberanes SGA: Jatoft-Foti	
My Dang SGA: William Devine	Michael Hensley SGA: Marc Zipper	Barry Margolin SGA: Rick Mansfield	Paul Panlilio SGA: Marc Zipper	Brian Solomon SGA: Cohen-Rutt	
Aaron Dubois SGA: Larry Geneser	Donald Hostetler SGA: Dennis Ishler	Kelly McDonald SGA: Jatoft-Foti	Roland Parker SGA: Tom Williams	Peter Soybel SGA: Patrick Shehan	
Lawrence Enelow SGA: Michael Lavin	Michael Houston SGA: Marc Morton	Olen McDonald SGA: William Devine	Rigoberto Pedroza SGA: Cohen-Rutt	Joseph Sucic SGA: Lisa D'Amico	

All Time Record to Beat
Month: \$46,561 Net ALP

MARCH Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Eddie Dhillon	\$32,786	\$46,300	96.98	91	5	Kevin Khadivian	Scott Smith
2. David Zophin	22,388	41,147		92	3	Ed Orell	Marc Zipper
3. Susan Klein	22,161	27,399		97	2	Isaac Soussana	Cohen-Rutt
4. Timothy Thompson	21,796	27,770		94	4		Kevin Pawlowski
5. Diana Watkins	20,258	37,652		93	2	Hurst Kopp	Bruce Gilpatrick

All Time Record to Beat
YTD: \$234,648 Net ALP

YTD Production							
Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. Timothy Thompson	\$58,673	\$70,896		94	4		Kevin Pawlowski
2. Eddie Dhillon	54,015	82,410	96.98	91	5	Kevin Khadivian	Scott Smith
3. Diana Watkins	38,400	67,318		93	2	Hurst Kopp	Bruce Gilpatrick
4. David Zophin	34,651	82,528		92	3	Ed Orell	Marc Zipper
5. Sonny James	33,956	64,125		95	4		Kevin Pawlowski



Supervising Agents



1. Eddie Dhillon
 Downer's Grove, IL
 SGA: Scott Smith



2. David Zophin
 Altamonte Springs, FL
 SGA: Marc Zipper



3. Susan Klein
 Los Angeles, CA
 SGA: Cohen-Rutt



"All dreams appear impossible until someone makes them happen."

— The Option Institute

All Time Record To Beat

Month: \$103,854 Net ALP Dan Foti

March Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$47,946	\$57,995	80.63	80	5	Ed Orell	Marc Zipper
2. Steve Khadivian	41,570	38,436		86	5		Scott Smith
3. Barry Kushner	22,597	27,427		90	2		Joshua Chalom
4. Vito Pecoraro	19,927	26,830		94	2	Stephen Liberto	Eric Giglione
5. Christian Novacek	19,608	26,957		86	3	Ed Orell	Marc Zipper
6. Alan Becker	19,601	33,618		94	2	Yaroslav Bitman	Larry Geneser
7. Peter Bendheim	19,507	20,163		90	4		Michael Lavin
8. Joseph Sucic	19,331	28,383		94	5		Lisa D'Amico
9. Geoffrey Allen	18,842	19,585		91	4		Rick Mansfield
10. Michael O'Rourke	18,694	30,480		96	3	Ryan Whitley	Larry Geneser

All Time Record To Beat

YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	Pers	N/G	# 1st Yr Agents	MGA	SGA
1. James Peate	\$106,498	\$134,535	80.63	80	5	Ed Orell	Marc Zipper
2. Steve Khadivian	63,577	85,116		86	5		Scott Smith
3. Wendell Bangs	60,737	85,064		82	5		Rick Altig
4. Vito Pecoraro	60,339	78,648		94	2	Stephen Liberto	Eric Giglione
5. Chris Wittenbach	50,901	91,646		89	3		Justin A. Jones
6. Cecile Remington	45,272	45,006		90	3		Ramin Kouladji
7. Joseph McArdle	44,146	60,574		89	3	Dan Stevens	Larry Geneser
8. Tony Sutton	43,355	65,625		83	3	Dan Stevens	Larry Geneser
9. Scott Sonnenberg	40,660	69,910		92	3	Ryan Whitley	Larry Geneser
10. Joseph Sucic	40,591	62,712		94	5		Lisa D'Amico



1. James Peate

Altamonte Springs, FL
SGA: Marc Zipper



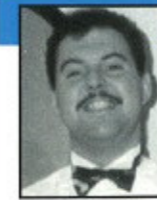
2. Steve Khadivian

Downer's Grove, IL
SGA: Scott Smith



3. Barry Kushner

Toronto, ON
SGA: Joshua Chalom



4. Vito Pecoraro

Edison, NJ
SGA: Eric Giglione



5. Christian Novacek

Tampa, FL
SGA: Marc Zipper



General Agents

"A road not taken is one whose end you will never know."

— Anonymous

All Time Record to Beat
Month: \$169,163 Net ALP **Ed Orell**

March Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$125,275	\$177,621	73.98	77	19	Marc Zipper
2. Kevin Khadivian	76,082	114,310		88	8	Scott Smith
3. Hurst Kopp	73,689	74,249		87	9	Bruce Gilpatrick
4. Melinda-Rae Lyse	64,343	74,385		89	11	Rick Altig
5. Isaac Soussana	63,946	57,571		90	9	Cohen-Rutt
6. Robert Olson	52,417	58,420		89	5	Scott Smith
7. Christine Campbell	49,379	62,605		89	10	Cohen-Hartman
8. Thomas Foley	47,991	66,045		91	9	David Hausman
9. Vlad Basov	47,319	64,123		87	7	Larry Geneser
10. Guy Rouelle	46,588	45,127		90	9	Rick Mansfield

All Time Record to Beat
YTD: \$1,186,607 Net ALP **Jack Kirschling**

YTD Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	#1st Yr Agents	SGA
1. Edward Orell	\$257,808	\$408,777	73.98	77	19	Marc Zipper
2. Kevin Khadivian	183,848	231,740		88	8	Scott Smith
3. Hurst Kopp	181,028	182,484		87	9	Bruce Gilpatrick
4. Stephen Liberto	154,314	179,460		94	8	Eric Giglione
5. Isaac Soussana	139,726	145,085		90	9	Cohen-Rutt
6. Christine Campbell	134,628	215,254		89	10	Cohen-Hartman
7. Thomas Foley	112,710	176,801		91	9	David Hausman
8. Michael Knapick	105,914	99,902		96	5	Scott Smith
9. Melinda-Rae Lyse	104,772	132,740		89	11	Rick Altig
10. Dan Stevens	103,201	140,856		86	7	Larry Geneser



1. Edward Orell
 Tampa, FL
 SGA: Marc Zipper



2. Kevin Khadivian
 Downer's Grove, IL
 SGA: Scott Smith



3. Hurst Kopp
 Portland, OR
 SGA: Bruce Gilpatrick



4. Melinda-Rae Lyse
 Calgary, AB
 SGA: Rick Altig



5. Isaac Soussana
 Los Angeles, CA
 SGA: Cohen-Rutt



*"The man who removes
 a mountain begins by
 carrying away
 small stones."*

— Chinese Proverb

Master General Agents

\$Bonus\$

MGA Monthly Bonus Program

60 and 75%

An MGA is eligible for a bonus equal to five percent (5%) of the monthly Net ALP on each Agent under them who has a Company Net to Gross, a Company Persistency, and a minimum of \$6,000 of Net ALP. This bonus will be increased to eight percent (8%) on any qualifying Agent during their first six months. This would be from the Agent's code date or hire date. This is available on personal production of all Agents, SAs, GAs and Agents coded to those SAs and GAs under the MGA.*

All MGAs must have three active Personal Producing Agents, SAs or GAs within the month to qualify for this bonus and they must have coded at least one new Agent in the qualifying production month.

Effective April 1, 2000 — in order for a MGA to be eligible for the MGA Monthly Bonus Program, the MGA and Agents must have Company Persistency and/or Company Net to Gross. Level 3 persistency and net to gross will be used as a comparison on MGAs in the first eight months from contract. After the eighth month both net to gross and persistency will be used.

* This is exclusive of the MGA's personal production

March Bonus Qualifiers

Edward A. Orell \$9,826	Wilbur G. Smith \$2,983	Andy P. Zomaya \$1,609	Christopher C. Cass \$1,164	Jeffrey A. Horsky \$989	Michael G. Shaner \$538
Hurst Kopp \$5,119	Erik J. Graham \$2,804	James R. Engel \$1,570	Janice King \$1,124	Chris Wittenbach \$974	Eric W Schott \$524
Ryan W. Whitley \$4,605	Bill Cook \$2,541	Jeffory Churchfield \$1,513	Michael S. Pritchett \$1,123	Jose T. Cosio \$962	Donald R. Wold \$523
Kevin Khadivian \$4,272	Roger R. Fung \$2,480	Norman Lew \$1,470	James J. Logan \$1,087	Daniel J. Zeoli \$924	Kenneth W. Hildebrand \$482
Stephen Liberto \$3,930	Stacie Williams \$2,055	Hans J. Wike \$1,414	Kyle J. Winebrenner \$1,053	Steve A. Foti \$878	Robert J. Dunn \$463
Thomas J. Foley \$3,913	Michael D. Knapick \$2,018	Dennis A. Victor \$1,409	Kevin L. Bukatman \$1,051	Rory K. Lee \$831	Robert L. Smith \$442
Vlad Y. Basov \$3,898	Yaroslav Bitman \$1,986	Christine M. Campbell \$1,406	David W. Brister \$1,047	Keith H. Taylor \$722	John Arabian \$425
Robert K. Olson \$3,890	Jorge E Aguilar \$1,967	John N. Hancock \$1,381	Alan W. Martyn \$1,025	William D. Heath \$628	Wanda E. Smyth \$416
Jeffrey R. Dinocento \$3,566	Doreen A. Ryan-Foti \$1,915	Nicholas M. Nitkowski \$1,310	Gary D. Williams \$1,012	Tyrone A. Conard \$614	Lamar K. Daniels \$384
Dennis J. Muth \$3,412	Guy A. Rouelle \$1,835	Ronald F. Vanwoesik \$1,294	Eric R. Nichols \$1,012	Thomas L. Ferris \$597	Vedran Pipinic \$361
Melinda-Rae Lyse \$3,274	John C. Smolenski \$1,796	Lee F. Conti \$1,269	Carlo R. Perno \$1,005	Ervin L. Wheeler \$573	Cynthia Lebrun-Yaffe \$352
Isaac J. Soussana \$3,258	James M. Isip \$1,623	Terrance M. Brennan \$1,222	Timothy C. Gray \$995	Paul D. Rumbuc \$568	Dan D. Stevens \$343

March Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	# 1st Yr Agents	SGA
1. Donald Wold	\$87,220	\$123,494		88	16	Rick Altig
2. Alan Martyn	75,704	191,250		88	26	Rick Altig
3. Michael Knapick	73,038	77,870		96	8	Scott Smith

YTD Production						
Name	1st Yr. Agent	Net ALP	Pers	NG	# 1st Yr Agents	SGA
1. Alan Martyn	\$186,680	\$449,696		88	26	Rick Altig
2. Donald Wold	148,257	250,028		89	16	Rick Altig
3. Gary Williams	131,637	434,461		85	22	Rick Altig



1. Donald Wold

Bothell, WA
SGA: Rick Altig



Category I	MARCH PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Cohen-Rutt	\$186,476	\$90,000	207	\$276,570	91	89.14	\$497,384	\$270,000	184	\$734,138
	Larry Geneser	121,817	60,000	203	278,582	89	89.04	350,109	180,000	195	777,411
	Scott Smith	173,353	90,000	193	363,061	86	82.58	530,526	270,000	196	881,413
	Eric Giglione	127,943	80,000	160	213,060	94	100.00	343,379	240,000	143	631,661
	Rick Altig	452,468	300,000	151	893,510	85	77.27	1,091,394	900,000	121	2,422,944

Category II	MARCH PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Marc Zipper	\$150,155	\$50,000	300	\$212,478	72	69.77	\$298,671	\$150,000	199	\$499,320
	Kevin Pawlowski	91,717	50,000	183	170,865	90	97.32	231,683	150,000	154	417,329
	David Hausman	72,755	60,000	121	100,267	88	95.67	186,559	180,000	104	278,792
	Ali Shahrak	57,008	50,000	114	102,158	93	91.75	95,774	150,000	64	176,388
	Mark Hancock	41,567	50,000	83	96,796	90	95.53	87,635	150,000	58	240,668

Category III	MARCH PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	William Devine	\$77,464	\$40,000	194	\$125,229	92	97.79	\$177,366	\$120,000	148	\$289,763
	Michael Lavin	52,784	40,000	132	62,080	87	99.65	110,955	120,000	92	138,981
	Surace-Surace	51,226	40,000	128	130,833	77	72.68	159,650	120,000	133	384,413
	Larry Weiner	39,348	40,000	98	44,212	92	85.27	87,457	120,000	73	110,253
	Cohen-Hartman	35,644	40,000	89	86,575	88	86.96	153,664	120,000	128	289,354
	Billy Faulkner	34,355	40,000	86	46,188	90	76.29	104,800	120,000	87	141,551
	Tom Williams	34,016	40,000	85	90,954	88	82.19	96,577	120,000	80	257,413

Category IV	MARCH PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Rick Mansfield	\$77,756	\$30,000	259	\$94,801	90	66.62	\$168,242	\$90,000	187	\$225,614
	Bruce Gilpatrick	73,689	30,000	246	86,606	88	66.20	181,028	90,000	201	214,674
	Patrick Shehan	72,848	30,000	243	133,708	90	77.88	162,095	90,000	180	318,208
	Steve Friedlander	57,597	30,000	192	95,124	89	72.38	145,679	90,000	162	221,817
	Hancock-Boles	48,405	30,000	161	62,819	88	81.95	127,468	90,000	142	159,352
	Justin A. Jones	40,742	30,000	136	110,858	91	93.97	97,458	90,000	108	282,842
	Dennis Ishler	39,518	30,000	132	42,930	91	48.18	83,337	90,000	93	96,134
	Michael Busico	38,192	30,000	127	88,878	90	100.00	106,737	90,000	119	250,521
	Matt Blumert	34,196	30,000	114	53,520	99	NEW	34,716	60,000	58	54,040

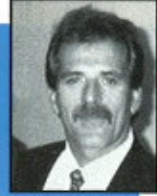
Category V	MARCH PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Robert Glover	\$31,050	\$20,000	155	\$67,745	92	76.83	\$85,637	60,000	143	190,973
	Ramin Kouladji	30,237	20,000	151	44,599	89	80.04	75,392	60,000	126	122,904
	Joseph Manone	22,896	20,000	114	81,895	89	80.59	73,896	60,000	123	206,857
	Tim Schroeder	19,499	20,000	97	22,728	85	93.56	61,379	60,000	102	74,951
	Scott Alexander	17,855	20,000	89	19,331	92	60.96	36,455	60,000	61	42,467

Category VI	MARCH PRODUCTION						YEAR TO DATE PRODUCTION				
	SGA	1st Yr Agent	Quota	% Of Quota	Net ALP	NG	Pers	1st Yr Agent	Quota	% Of Quota	Net ALP
	Greg Partee	\$21,440	\$20,000	107	\$25,877	89	75.70	\$56,091	\$60,000	93	\$75,180

Category I



DAVID COHEN & RICHARD RUTT
Los Angeles, CA



LARRY GENESER
Kansas City, MO



SCOTT SMITH
Downer's Grove, IL



ERIC GIGLIONE
Edison, NJ



RICK ALTIG
Redmond, WA

Category II



MARC ZIPPER
Altamonte Sprgs, FL



KEVIN PAWLOWSKI
Houston, TX



DAVID HAUSMAN
Atlanta, GA

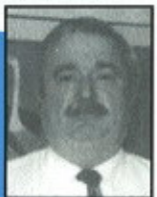


ALI SHAHRAK
Worcester, MA

Category III



WILLIAM DEVINE
Irving, TX



MICHAEL LAVIN
Plymouth Meeting, PA



JIM & STEVE SURACE
N. Royalton, OH

Category IV



RICK MANSFIELD
Yarmouth, ME



BRUCE GILPATRICK
Portland, OR



PATRICK SHEHAN
Meriden, CT



STEVE FRIEDLANDER
Auckland, NZ



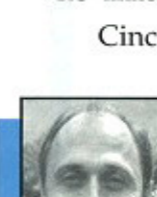
VIC HANCOCK & ROB BOLES
Cincinnati, OH



JUSTIN A. JONES
Ridgeland, MS



DENNIS ISHLER
Harrisburg, PA



MICHAEL BUSICO
San Diego, CA



MATT BLUMERT
Gaithersburg, MD

Category V



ROBERT GLOVER
Kalamazoo, MI



RAMIN KOULADJ
Riverview, NB



JOSEPH MANONE
Menomonee Falls, WI

Category VI



GREG PARTEE
Evansville, IN

Watch Us Grow SGAs Expanding Territories

APRIL



Larry Kudlacek
Central Texas



Justin A. Jones
Southern Alabama



Scott Smith
Iowa



Vic Hancock & Rob Boles
Central Ohio



Larry Geneser
Eastern Missouri



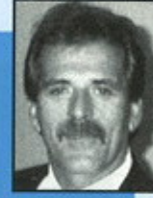
Rick Altig
Ottawa



John Jatoft & Don Foti
Northern Nevada



Bill Devine
Northern Louisiana



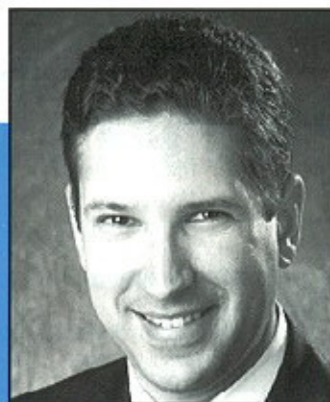
Pat Shehan
Western Massachusetts



Marc Zipper
Western Florida

2000 First Quarter Bonuses

Steven Polederos	Zeidner-Cowan	\$7,429.51	Andrew Fike	David Hausman	\$2,830.19	Drew Johnson	Larry Kudlacek	\$2,465.38
Timothy Cruise	Scott Smith	7,180.27	Baldev Dabha	Hancock-Boles	2,813.24	Michael Hanson	Rick Altig	2,462.94
Eddie Norman	Larry Geneser	5,824.02	David Zophin	Marc Zipper	2,813.16	Rajeev Arora	Rick Altig	2,462.62
Brian Traboulay	Rick Altig	5,796.30	Francisco Perez	Eric Giglione	2,758.40	Gilbert Sciacqua	Jatoft-Foti	2,459.33
J. Saul Quiroz	Michael Busico	5,573.83	Anthony Fiani	Eric Giglione	2,753.40	Donald Spence	Ramin Kouladji	2,459.12
James Dattilo	Marc Zipper	5,519.63	Kurt Johnson	Rick Altig	2,743.19	Edward Clunk	Mike Jones	2,455.29
Angeles Ordas	Michael Busico	5,166.93	Ronald E. Miller	Mark Hancock	2,729.18	Jay Mullins	Patrick Shehan	2,453.89
Steve Khadvian	Scott Smith	5,133.02	Chad Lange	Rick Altig	2,715.41	Frank Perez	Scott Smith	2,453.06
Gleb Ostrovsky	Justin A. Jones	5,053.19	Stanley Jones	Kevin Pawlowski	2,710.89	Anthony Vestal	Larry Geneser	2,449.40
Ruben Soberanes	Jatoft-Foti	5,007.92	David Ballard	Jatoft-Foti	2,710.19	Martha Johnston	Rick Altig	2,443.13
Mitchell Clem	William Devine	4,663.52	Russell Morris	Marc Zipper	2,705.28	Robert Colley	William Boyle	2,439.76
Diana Watkins	Bruce Gilpatrick	4,521.23	Wendell Bangs	Rick Altig	2,690.41	Robert Zelig	Tim Schroeder	2,431.51
Alan Becker	Larry Geneser	4,485.91	Juan Medina	Jatoft-Foti	2,681.52	Dennis Dakin	Josh Chalom	2,423.94
Arkadi Nulman	Larry Geneser	4,445.70	David Iriye	Cohen-Rutt	2,677.20	Michael Houston	Marc Morton	2,420.04
Kelly McDonald	Jatoft-Foti	4,341.50	Alex Chen	Jatoft-Foti	2,673.03	Mario Trejo	Cohen-Rutt	2,412.07
Frauline McGuire	Anne O'Driscoll	4,331.76	Michael Oliva	Cohen-Hartman	2,667.33	Steven Devlin	Derrill Bailey	2,408.30
Leanne Hughes	Eric Giglione	4,252.51	Roland Parker	Tom Williams	2,661.24	Albert Fleury	Rick Altig	2,405.43
Wesley Bangs	Rick Altig	4,231.56	Benjamin Mancillas	Danny Van Houten	2,656.49	Bulbinder Hayer	Rick Altig	2,398.91
Michael Crain	Scott Smith	4,207.16	David Thornton	Cohen-Rutt	2,644.66	Patrick Parisi	Lisa D'Amico	2,395.69
Ladislav Lesanek	Alireza Shahrak	4,169.59	Seyed Katouzian	Josh Chalom	2,643.84	Gordon Wayne	Anne O'Driscoll	2,383.71
Scott Sonnenberg	Larry Geneser	4,148.48	Gregory Strausser	Zeidner-Cowan	2,641.09	Derek Sandilands	Rick Altig	2,379.58
Lawrence Hauck	Steve Friedlander	4,135.27	Ramin Maghsoud	Larry Kudlacek	2,639.17	Edmund Leung	Jatoft-Foti	2,367.31
Chris Wittenbach	Justin A. Jones	4,134.63	Iain McGarvie-Munn	Patrick Shehan	2,636.98	Thomas Tilotta	Kevin Pawlowski	2,366.18
Adel Kouhari	Robert Glover	4,132.52	James Engel	Patrick Shehan	2,633.61	Mark Gagliardi	Jatoft-Foti	2,365.24
Rudi Camenzind	Cohen-Rutt	4,081.53	Donald Shuck	Mark Hancock	2,631.35	Daniel Phares	Marc Morton	2,362.31
Abdulrazzaq Ahmed	Robert Glover	4,074.94	Alan Buck Luymes	Rick Altig	2,624.12	Zulfikar Bhukera	Robert Glover	2,358.40
Kim Sprenger	Gary Bleier	3,984.96	Daniel Muszynski	Mike Jones	2,620.17	Michael Wehrly	Bruce Gilpatrick	2,357.69
Jack Seitz	Hancock-Boles	3,962.66	Stephen Ross	Steve Friedlander	2,620.01	Thomas Reddoch	Kevin Pawlowski	2,347.30
Marisol Portillo-Mata	Cohen-Rutt	3,906.60	Levi Clock	Larry Geneser	2,617.08	Ralph Navarro	Tom Williams	2,331.98
Thomas Gilbert	Rick Altig	3,838.43	Timothy Braquen	Rick Altig	2,610.92	Danny Mayorga	Tom Williams	2,330.27
Matthew Zeoli	Patrick Shehan	3,830.44	Samuel Pierre	Marc Morton	2,603.16	Steven Engrav	Rick Altig	2,326.13
Scott Remmey	Eric Giglione	3,814.44	Scott Shearer	William Devine	2,595.47	Daniel Brown	Mark Hancock	2,323.52
Eddie Dhillon	Scott Smith	3,809.98	John Franklin	Cohen-Rutt	2,592.50	Shashi Parekh	Joseph Manone	2,322.88
Edward Brown	Marc Morton	3,796.96	Jerry Hartnett	Marc Morton	2,591.28	John Nkenchor	Larry Geneser	2,318.74
Michael Silver	Larry Weiner	3,795.71	Sonny James	Kevin Pawlowski	2,577.23	Jeffrey Smith	Larry Geneser	2,310.17
Jerry Colley	Rick Altig	3,791.20	Camilla Goldy	Cohen-Rutt	2,560.52	William Bennink	David Hausman	2,298.97
James Harris	Eric Giglione	3,783.84	Daniel Andrecheck	Patrick Shehan	2,555.76	Tamara Willsey	Scott Smith	2,288.75
William Shevenell	Rick Mansfield	3,767.10	Patrick Coughlin	Bruce Gilpatrick	2,551.36	Christine Campbell	Cohen-Hartman	2,284.74
Shirley Brown	Larry Geneser	3,732.95	Darrell Ballard	Jatoft-Foti	2,548.27	Robert Miller	Mark Hancock	2,283.01
Mark Bleier	Gary Bleier	3,701.98	Ronald Robie	Mark Hancock	2,545.08	Stacey Wall	Eric Giglione	2,278.28
Jinzhou Zhao	Rick Altig	3,688.22	Nick Mayes	Cohen-Hartman	2,542.63	Sam Feizi	Alireza Shahrak	2,275.46
Vito Pecoraro	Eric Giglione	3,665.76	Edwin Rickard	Lisa D'Amico	2,542.45	Joseph Harper	Bruce Gilpatrick	2,273.05
Edward Bailey	Larry Weiner	3,659.88	Linda Wilburn	Scott Smith	2,542.18	Ronald Borch	Rick Mansfield	2,272.20
John DeRosier	Rick Altig	3,229.47	Michael O'Rourke	Larry Geneser	2,542.07	Ronald Yaniak	Eric Giglione	2,264.50
Andrew Kay	Rick Altig	3,042.41	Lance Brown	Larry Geneser	2,541.19	Wesley Litsey	Rick Altig	2,262.34
Lazarus Echeta	Kevin Pawlowski	3,036.20	James Schneider	Robert Glover	2,534.87	Julio Arriola	Scott Smith	2,262.29
Michael Perkins	Jatoft-Foti	3,026.44	Barbara Bryant	David Hausman	2,532.98	Ryan Stangler	Marc Zipper	2,255.32
Bradley Kincaid	Rick Altig	3,016.79	Christian Novacek	Marc Zipper	2,530.98	Lisa Hayhurst	Bruce Gilpatrick	2,253.43
Larry Malitz	Patrick Shehan	3,002.36	Peter Nikolov	Steve Friedlander	2,524.39	Vedran Pipinic	Rick Altig	2,250.02
Paul Rumbuc	Victor Hancock	3,002.32	Fernando Duran	Horning-Schneider	2,520.96	Elizabeth Cairns-Bois	Rick Altig	2,248.54
John Huber	Eric Giglione	2,993.43	Paul Lund	Scott Smith	2,518.80	Roger Hotz	Rick Altig	2,241.50
Brian Waller	Scott Smith	2,976.95	Gary Hausman	Cohen-Rutt	2,515.06	Joel Ivary	Marc Morton	2,241.19
Albert DiMarco	Rick Altig	2,973.68	Jeffrey Horsky	Larry Weiner	2,507.76	Tony Sutton	Larry Geneser	2,227.04
Edward Farley	Marc Zipper	2,969.00	Kobina Sekyi	Joseph Manone	2,504.57	Steven Jakubczak	Scott Smith	2,226.98
Raymond Lau	Rick Altig	2,942.12	Peter Soybel	Patrick Shehan	2,503.18	Kane Ali	David Hausman	2,225.46
Peter Novellino	Rick Altig	2,923.14	Johnnie Wallace	Scott Smith	2,498.42	Harry Levine	Kevin Pawlowski	2,224.99
Lawrence Enelov	Michael Lavin	2,916.17	John Morris	Larry Geneser	2,494.55	Breeanna Sutton	William Devine	2,220.31
Herman Libman	Lisa D'Amico	2,914.13	Rosario Aguilar	Jatoft-Foti	2,486.90	David Ashour	Scott Smith	2,220.22
Rebecca Francis	Surace-Surace	2,902.87	John DeMartino	Eric Giglione	2,485.71	Robert Neely	Tom Williams	2,215.69
Joan Badzik	John Sweeney	2,892.78	Jorge Aguilar	Jatoft-Foti	2,483.59	Gary Noyes	Larry Geneser	2,214.48
Thomas Favata	George Cook	2,884.92	James Peate	Marc Zipper	2,482.36	Joseph Susic	Lisa D'Amico	2,212.07
Ola Okseter	Rick Altig	2,868.90	Yaroslav Bitman	Larry Geneser	2,480.16	Paul Black	David Hausman	2,209.19
Lewis Prochnau	Rick Altig	2,854.61	Ted Schilling	John Sweeney	2,472.25	Eric Nichols	Scott Smith	2,202.19
Kathleen Carpenter	Surace-Surace	2,853.56	David Sumabat	Rick Altig	2,467.05			



from the desk of
Paul Straubel

National Marketing
Director

"Right here, right now, at American Income each of us has the opportunity to realize that grand slam as we strive toward reaching the awesome goal of coding 2000 agents in the year 2000."

Stepping Up and Stepping In

How often do we have the chance to step up to the plate ... with the bases loaded ... and with a mighty swing, hit a grand slam? For most of us, as kids, we would fantasize of standing at the plate in our favorite ballpark, wearing our favorite team's uniform and facing off against the league's star pitcher. You hear the announcer's voice over the PA system: "Now stepping to the plate ..." You trot out to home plate. It's just you and him — mano y mano. The hometown crowd is on its feet, roaring and chanting your name as you raise the bat over your shoulder. You dig in. And, with our child-like power of visualization, that ball would sail over the centerfield wall and we would ride on our teammates' shoulders into history. It's every kid's fantasy.

Right here, right now, at American Income each of us has the opportunity to realize that grand slam as we strive toward reaching the awesome goal of coding 2000 agents in the year 2000. Our theme — "Step up, so others can step in," calls each of us, individually and collectively, to "step up" to that figurative home plate and do our part to make this dream a reality.

What can we do on the marketing side of the agency to make 2000 in 2000 a reality? There are two key areas where we play a crucial role.

First, generating more leads — it's what we do best. Every time a new agent is hired it means an increase in your agency's need for leads. Conservatively, for every new agent your agency hires, 200 additional leads a month are required. Ask your SGA what his or her hiring goals are for the remainder of the year and do some simple math. Remember, more leads mean more PR income — and bonuses as well!

Second, be an active and aggressive recruiter. Who do you know — family, friends, neighbors, former business associates? Who, along with their families could benefit from the American Income opportunity? We are in contact with potential recruits every day. When was the last time you called on a group where one person stood out from the rest, with an outgoing personality or was excited about our benefit programs? Has a family member or neighbor been looking for a new career, a way to get ahead or maybe was downsized out of a job? As we begin to focus on the recruiting possibilities, you will be amazed how many are right in front of you.

So, get out your bat and lace up your cleats, because "Ladies and gentlemen now stepping up to the plate, *American Income Life!*"

Qualifiers

March

ROBIN DENHAM	\$715
LEO VANDENBUSSCHE	\$715
BRENDA DISOMMA	\$715
RONA SPANO	\$683
DAVID BLAISDELL	\$683
ROGER JOHNSON	\$683
AYANNA DATE	\$683
WILLIAM GIBSON	\$650
DAVID KOVELOSKI	\$650
MALKA ARONY	\$550
SANDRA JOHNSON	\$550
DEBBIE ENSTEDT	\$550
WENDI ROSE	\$550
DARRELL DOREY	\$550
JOSEPH WARD	\$525
ERICA DALAGER	\$500
CHERYL COOK	\$500
SUZANNE POWERS	\$500
SUSAN RICHARDS	\$500
PATTI MORGAN	\$500
CHARLES HILL	\$420
VIVIAN UNGER DWYER	\$420
MARK LEHR	\$420
ROBIN ANDRADE	\$400
LINDA STADTLER	\$330
SHERYL SALAKAS	\$315
LAURIE ONASCH	\$315
ERIC SCHOENHALS	\$300
WILLIAM VERBETEN	\$275
BRANDT MARTIN	\$263
CATHERINE BRIGGLE	\$263
LOU NELL BUSBY	\$263
ARTHUR DUBOWY	\$263
EILEEN HANSON-KELLY	\$250
JOHN WILKINSON	\$250
MARIAN NOVAK	\$250
DAVID PROVENCHER	\$250
KRISSA HENSLEY	\$250
SONJA LATONIS	\$250
KRISTY PHILIPPE	\$250
MICHAEL PAPALE	\$250
DONALD SPOHN	\$220
SUSAN FULDAUER	\$220
DANIEL OTTO	\$200

Quarter

RANDY ALTIG	\$2,000
ANTHONY GENTILI	\$2,000
LEO VANDENBUSSCHE	\$2,000
MALKA ARONY	\$2,000
ROBIN DENHAM	\$1,000
BRENDA DISOMMA	\$1,000
SANDRA JOHNSON	\$500
DAVID KOVELOSKI	\$500
RONA SPANO	\$500
WENDI ROSE	\$500
DEBBIE ENSTEDT	\$500
ROGER JOHNSON	\$500
CHARLES HILL	\$500
AYANNA DATE	\$500
DAVID BLAISDELL	\$500
ROBIN ANDRADE	\$500
JILL ALTIG	\$500

All Time PR Card Production Record
Month: 18,960 cards **Anthony Gentili**

All Time PR Card Production Record
YTD: 61,879 cards **Denise Bowyer**

MARCH Production

PR Manager	# Cards	SGA
1. Randy Altig	12,008	Rick Altig
2. Debbie Enstedt	5,762	Rick Altig
3. David Blaisdell	2,615	Rick Altig

YTD Production

PR Manager	# Cards	SGA
1. Randy Altig	25,168	Rick Altig
2. Debbie Enstedt	14,208	Rick Altig
3. Malka Arony	11,355	Cohen-Hartman

Category A	# Cards	SGA
1. Randy Altig	5,075	Rick Altig
2. Brenda DiSomma	4,173	Eric Giglione
3. Leo VanDenBussche	3,545	Rick Altig
4. Roger Johnson	3,140	Jatof-Foti
5. Rona Spano	3,127	Scott Smith

Category A	# Cards	SGA
1. Anthony Gentili	9,995	Joshua Chalom
2. Leo VanDenBussche	9,472	Rick Altig
3. Randy Altig	8,030	Rick Altig
4. Brenda DiSomma	6,352	Eric Giglione
5. Robin Denham	5,010	Larry Geneser

Category B	# Cards	SGA
1. William Gibson	2,698	Scott Smith
2. David Koveloski	2,244	Michael Lavin
3. Sandra Johnson	1,784	Gary Bleier
4. Wendi Rose	1,726	William Devine
5. Darrell Dorey	1,644	Ramin Kouladji

Category B	# Cards	SGA
1. Malka Arony	7,623	Cohen-Hartman
2. Wendi Rose	4,825	William Devine
3. Sandra Johnson	3,657	Gary Bleier
4. David Koveloski	3,519	Michael Lavin
5. William Gibson	3,415	Derrill Bailey

Category C	# Groups	SGA
1. Darrell Dorey	20	Ramin Kouladji
2. Joseph Ward	17	Larry Geneser
2. John Wilkinson	17	Scott Smith
4. Susan Fuldauer	16	Mark Hancock
5. Wendi Rose	14	William Devine

Category C	# Groups	SGA
1. Susan Fuldauer	40	Mark Hancock
2. Joseph Ward	37	Larry Geneser
3. Wendi Rose	35	William Devine
4. Darrell Dorey	34	Ramin Kouladji
5. Vivian Unger Dwyer	28	Billy Faulkner
5. John Wilkinson	28	Scott Smith

Category A = Categories 1 and 2. Category B = Categories 3, 4, 5 and 6. Category C = Top number of contracts signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: Must have 2 PR Representatives coded and meet production requirements.

PR Manager



Randy Altig
 Kirkland, WA
 SGA: Rick Altig

CATEGORY A:



Randy Altig
 Kirkland, WA
 SGA: Rick Altig



Brenda DiSomma
 Edison, NJ
 SGA: Eric Giglione

CATEGORY B:



William Gibson
 Chicago, IL
 SGA: Scott Smith



David Koveloski
 Plymouth Meeting, PA
 SGA: Michael Lavin

CATEGORY C:



Darrell Dorey
 Riverview, NB
 SGA: Ramin Kouladji



Joseph Ward
 Kansas City, MO
 SGA: Larry Geneser



John Wilkinson
 Downers Grove, IL
 SGA: Scott Smith

MONETARY DONATIONS

\$2,095 AIL of Chicago

- Donated \$150 to the Irish American Labor Coalition's annual fundraising dinner.
- Donated \$90 for refreshments to support the Teamsters strike in Chicago.
- Donated \$500 to the Anti Defamation League Teamsters Dinner.
- Donated \$200 to the Illinois State Annual Apprenticeship Conference.
- Contributed \$80 to the Midwest Credit Union Convention raffle.
- Donated \$75 to the Michael Burton Safety in the Workplace annual luncheon.
- Contributed \$300 to the Chicago Building Trades raffle fundraiser.
- Donated \$500 to the SEIU One strike cash and food bank.
- Donated \$200 to the Leukemia Foundation Man of the Year Dinner honoring UFCW 881 officials.

\$6,000 AIL

- Contributed \$5,000 donation in the name of Theodore Bikel, President of Associated Actors and Artistes of America AFL-CIO, to the Women's Research and Education Institute.
- Awarded a \$1,000 Emile Bourg Scholarship to Veronica Allen of DeRidder, LA.

\$1,075 Pat Shehan Agency

- Contribution of \$200 made to the Guide Dog of America on behalf of IAM 743.
- Donated a \$200 raffle prize to UFCW 1459.
- Donated \$500 to the New Haven Labor Council Scholarship fund.
- Purchased a \$125 tee box marker for the Continuum Care of Connecticut golf tournament.
- Donated \$50 for a raffle prize for the New Haven Labor Council.

\$500 Jatoft-Foti Agency

- Contribution to the Teamsters Union Local 601 Diamond Walnut Strikers fund.

\$100 John D. Bury Agency

- Donated money to Southside Credit Union for the Southwest Guide Dog Foundation for the Blind.

**Total
\$9,770**

OTHER INVOLVEMENT

William Devine Agency

- Donated a Remington shotgun for a raffle at the Louisiana State AFL-CIO Convention.

AIL California

- Contributed beverages to the Union Label Council of South Bay Union Labor Day Barbeque.

Jatoft-Foti Agency

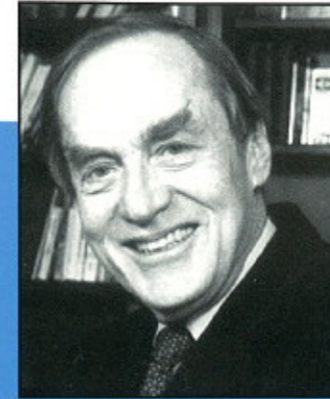
- Participated in "Tee It Up!" for Teamsters' Assistance Program.

AIL Canada

- Contributed food and money to the UFCW Local 1288 during a four-year strike that recently ended.

AIL of Chicago

- Donated a drill to the Teamsters 673 annual fundraising raffle.



from the desk of
Bernard Rapoport

Founder
American Income Life

"Knowing your presentation means you can sell what people need. Utilizing time intelligently gets you across the bridge from average to great. Great is what the AIL opportunity is for all who are willing to make the commitment."

"What Is And What Will Be"

One of the tenets of American Income is — "What is and what can be." When I think about the beginning of American Income, that day in March of 1951, I understood one thing — *I couldn't build it, but WE could.* So I came to grips with "what is and what can be." At that time, the "what is" was no business and no assets, but the "what could be" was an entity that would become one of the most successful companies in its size group in the history of insurance. Those who accepted the challenge of that particular tenet made American Income possible.

The leadership you now have, headed by Mark McAndrew and capably supported by Roger Smith, excites one's imagination of what is going to be. There are now dramatic increases in production. Earnings, individually and as a group, are increasing at a fast rate for those who constitute the World's Greatest Sales Force. American Income is better today than it was yesterday, and that has been its history. It continues on, and there is no end to what can be or what is going to be.

Think about the 80/20 rule. Twenty percent of any sales force does 80 percent of the production. But you can be in that 20 percent. And, if you are, the challenge is always there to stay there. If you are not, take hold of yourself and ask: "Why am I not?"

The truth is that you can be. Most of those in the 20 percent group at American Income are people who had no idea they could be in that elite group. They wanted it and so they are. And, so can you. If you believe that every qualified American Incomer who makes six calls a day and has four presentations will be someone who earns \$75,000 to \$100,000 than that is what will happen. If your check is not \$1,000 this week, ask yourself: "Why isn't my check more than \$1,000? It could be. What do I have to do to achieve that?" If you are truthful with yourself, you will have six appointments for the day and you will do the doorknocks, the no-show call-backs, have some referrals and policyowners. And, don't forget those floaters — those are the people who may have stood you up on appointments, from time to time, or those you have not been able to reach. This is what can pull you from that 80 percent group and catapulted you to the 20 percent group. The most interesting aspect of all is that you don't have to work any harder. You just have to work smarter. Knowing your presentation means you can sell what people need. Utilizing time intelligently gets you across the bridge from average to great. Great is what the AIL opportunity is for all who are willing to make the commitment.

Just think — seven hours of concentrated work a day for five days a week and you are in that 20 percent. And after you read this just ask yourself the question one more time — "What is and what can be?"

I want to close with a quotation from Alexander Graham Bell:

When the door closes, another opens; but we often look so long and so regretfully upon the closed door that we do not see the one that is opened for us.

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